

Information to identify the case:

Debtor 1	<u>David A. Bertus</u>	Social Security number or ITIN	xxx-xx-3804
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 11-26115-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

David A. Bertus

6/20/17

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
David A. Bertus
DebtorCase No. 11-26115-JAD
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr
Form ID: 3180WPage 1 of 2
Total Noticed: 42

Date Rcvd: Jun 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 22, 2017.

db #+David A. Bertus, 7313 Beacon Hill Drive, Pittsburgh, PA 15221-2552
 cr +Beacon Hill Townhouse Condominiums, c/o Thomas H. Ayooob III & Associates, LL,
 710 Fifth Avenue, Suite 2000, Pittsburgh, PA 15219-3004
 cr ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
 13194096 +B.D.L. & F.A., 413 Smithfield Street, Pittsburgh, PA 15222-2250
 13194097 Bank of America, PO Box 22048, Greensboro, NC 27420
 13214608 +Beacon Hill Tonhouse Condominiums, c/o Thomas H. Ayooob III & Associates,
 710 Fifth Ave Ste 2000, Pittsburgh, PA 15219-3004
 13214609 +Beacon Hill Townhouse Condominium, c/o Thomas H. Ayooob III & Associates,
 710 Fifth Ave Ste 2000, Pittsburgh, PA 15219-3004
 13194098 +Beacon Hill Townhouse Condominium Assoc., 7237 Beacon Hill Drive, Pittsburgh, PA 15221-2561
 13244082 +Berkheimer Tax Administrator, Agent for, Wilkinsburg Boro & Wilkinsburg Boro SD,
 50 North Seventh Street, Bangor, PA 18013-1731
 13194099 +Borough of Wilkinsburg, 605 Ross Building, Wilkinsburg, PA 15221-2198
 13253462 +Borough of Wilkinsburg, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020
 13194105 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Exxon/Mobile, Processing Center, Des Moines, IA 50361)
 13194100 Chrysler Financial, 125 N. Parkway Drive, Suite 302, Colorado Springs, CO 80909
 13253152 +Duquesne Light Company, c/o Bernstein Law Firm, 600 Grant Street, Suite 2200 Gulf Tower,
 Pittsburgh, PA 15219-2702
 13194104 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
 13194106 Harry Rowlan, 5250 Lake Shore Drive, Suite 406, Burlington, Ontario L7L5L2, Canada
 13729145 Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,
 West Palm Beach, FL 33416-4605
 14146493 Residential Credit Solutions, Inc., P.O. Box 163229, Fort Worth, TX 76161-3229
 13194109 +Sikora and Associates, 29225 Harper Avenue, Saint Clair Shores, MI 48081-1248
 13194110 +Tucker Arensberg, 1500 One PPG Place, Pittsburgh, PA 15222-5413
 13194112 +Wilkinsburg School District, 718 Wallace Avenue, Wilkinsburg, PA 15221-2299
 13253461 +Wilkinsburg School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
 Norristown, PA 19404-3020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 21 2017 00:54:27 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2017 00:54:17 Ditech Financial LLC,
 PO BOX 6154, RAPID CITY, SD 57709-6154
 cr EDI: AIS.COM Jun 21 2017 00:43:00 Midland Funding LLC by American InfoSource LP as a,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 cr EDI: AIS.COM Jun 21 2017 00:43:00 Midland Funding LLC by American InfoSource LP as a,
 PO Box 4457, Houston, TX 77210-4457
 cr EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13194095 EDI: ACCE.COM Jun 21 2017 00:43:00 Asset Acceptance LLC, PO Box 2036,
 Warren, MI 48090-2036
 13194102 EDI: RESURGENT.COM Jun 21 2017 00:43:00 CR Evergreen, LLC, MS 550, PO Box 91121,
 Seattle, WA 98111-9221
 13210266 EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Capital Recovery IV LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13194101 +EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Citibank Premier Card,
 c/o Recovery Management Systems, Corp., 25 SE 2nd Avenue, Ste 1120, Miami, FL 33131-1605
 14332978 E-mail/Text: bankruptcy.bnc@ditech.com Jun 21 2017 00:54:17
 Ditech Financial LLC f/k/a Green Tree Servicing, LLC, P.O. Box 6154,
 Rapid City, South Dakota 57709-6154
 13194103 +EDI: CBCSI.COM Jun 21 2017 00:43:00 Dominion Retail, c/o CBCS, PO Box 164059,
 Columbus, OH 43216-4059
 13620359 EDI: AIS.COM Jun 21 2017 00:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
 13537025 EDI: AIS.COM Jun 21 2017 00:43:00 Midland Funding LLC, by American InfoSource LP as agent,
 PO Box 4457, Houston, TX 77210-4457
 13194107 +E-mail/Text: EBN_Notifications@OWB.com Jun 21 2017 00:54:22 One West Bank, FSB,
 888 E. Walnut Street, Pasadena, CA 91101-1895
 13301216 +E-mail/Text: EBN_Notifications@OWB.com Jun 21 2017 00:54:22 OneWest Bank, FSB,
 2900 Esperanza Crossing, Austin, TX 78758-3658
 13290695 +EDI: RESURGENT.COM Jun 21 2017 00:43:00 PYOD LLC its successors and assigns as assignee of,
 Citibank, NA, NA, c/o Resurgent Capital Services, PO Box 19008,
 Greenville, SC 29602-9008
 13249606 EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Portfolio Investments I LLC,
 c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
 13200762 EDI: RECOVERYCORP.COM Jun 21 2017 00:43:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13194108 +EDI: RESURGENT.COM Jun 21 2017 00:43:00 Sears, c/o Resurgent Capital Services,
 PO Box 19008, Greenville, SC 29602-9008

District/off: 0315-2

User: gamr
Form ID: 3180W

Page 2 of 2
Total Noticed: 42

Date Rcvd: Jun 20, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

13194111 EDI: VERIZONEAST.COM Jun 21 2017 00:43:00 Verizon, PO Box 3037,
Bloomington, IL 61702-3037

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
cr Ditech Financial LLC fka Green Tree Servicing LLC
cr Duquesne Light Company
cr Ocwen Loan Servicing, LLC
cr OneWest Bank, FSB
cr Residential Credit Solutions, Inc.
cr Rushmore Loan Management Services LLC
14406730 Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services,
15480 Laguna Canyon Road, Suite 100, Irv
cr* +OCWEN LOAN SERVICING, LLC, Attn: Bankruptcy Department, P.O. Box 24605,
WEST PALM BEACH, FL 33416-4605
cr* +Wilkinsburg School District, c/o Portnoff Law Associates, Ltd., P.O. Box 3020,
Norristown, PA 19404-3020
13537113* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13537114* Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457,
Houston, TX 77210-4457
13282746* VERIZON, PO BOX 3037, BLOOMINGTON, IL 61702-3037

TOTALS: 7, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 20, 2017 at the address(es) listed below:

Alexandra Teresa Garcia on behalf of Creditor Residential Credit Solutions, Inc.
ecfmail@mwc-law.com
Andrew J. Bosh on behalf of Creditor Beacon Hill Townhouse Condominiums abosh@dornish.net
James Warmbrodt on behalf of Creditor Ditech Financial LLC fka Green Tree Servicing LLC
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Rushmore Loan Management Services LLC
bkgroup@kmlawgroup.com
Joseph A. Dessoye on behalf of Creditor OCWEN LOAN SERVICING, LLC pawb@fedphe.com
Kevin H. Buraks on behalf of Creditor Wilkinsburg School District kburaks@portnoffonline.com
Leslie J. Rase, Esq. on behalf of Creditor OCWEN LOAN SERVICING, LLC lrased@sterneisenberg.com,
ddelvechio@sterneisenberg.com;dbogucki@sterneisenberg.com
Matthew Gregory Brushwood on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.court
rive.com
Robert O Lampl on behalf of Debtor David A. Bertus rol@lampllaw.com,
jschemm@lampllaw.com;jlacher@lampllaw.com;dfuchs@lampllaw.com;eslagle@lampllaw.com;neish51@gmail.
com;jcooney@lampllaw.com;rcooney@lampllaw.com;slampl@lampllaw.com;RossLampl@lampllaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Sherri J. Braunstein on behalf of Creditor OneWest Bank, FSB sbraunstein@udren.com,
vbarber@udren.com

TOTAL: 13